

In the Claims:

1-15. (cancelled)

16. (formally presented) A communication network which communicates with a mobile terminal that has communication functionality and functionality of effecting financial services provided by at least one financial institution, the communication network comprising:

a communication control that communicates data with the mobile terminal and the at least one financial institution to have the financial services implemented;

a memory that records whether to disable the mobile terminal due to a possibility of fraud committed in connection with the financial services;

a terminal control that, if the memory indicates that the mobile terminal has to be disabled, sends a disabling signal, independently of the at least one financial institution, to the mobile terminal, wherein the disabling signal causes the mobile terminal to at least partially disable either or both of the communication functionality and the functionality of effecting financial services.

17. (formally presented) A communication network according to claim 16, wherein the communication network is a wireless communication network and the mobile terminal is a wireless mobile telephone.

18. (formally presented) A communication network according to claim 16, wherein the financial services comprise a service for advancing a credit.

19. (formally presented) A communication network according to claim 16, wherein the terminal is configured to selectively effect the financial services provided by multiple financial institutions.

20. (formally presented) A communication network according to claim 16, wherein the terminal control sends the disabling signal when the terminal becomes receptive to the disabling signal.

21. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal initiates a connection to the communication network.

22. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal is turned on.

23. (formally presented) A communication network according to claim 16, wherein the terminal control checks the memory to see whether to disable the mobile terminal, when the mobile terminal sends a dispatch signal to a nearby base station.

24. (formally presented) A communication network according to claim 16, wherein the disabling signal causes the mobile terminal to erase data in the mobile terminal regarding the financial services.

25. (formally presented) A gateway server which communicates with a mobile terminal that has functionality of effecting financial services provided by at least one financial institution, the gateway server comprising:

- a memory that stores menu data regarding the financial services provided by multiple financial institutions, wherein the menu data comprises a list of financial institutions and a list of requests for performance by the financial institutions for a user of the mobile terminal;

- a menu data control that sends the menu data to the mobile terminal to guide the user, through at least one round of menu selection process, to a selection of a request for performance by a financial institution that the user desires; and

- a communication control that communicates data with the mobile terminal and the financial institution to enable the selected performance by the financial institution to occur for the user.

26. (formally presented) A gateway server according to claim 25, wherein the list of requests for performance comprises a request for accepting enrollment for the financial services.

27. (formally presented) A gateway server according to claim 25, wherein the list of requests for performance comprises a request for advancing a credit.
28. (formally presented) A gateway server according to claim 25, wherein the list of requests for performance comprises a request for sending a record of the financial services that have been used.
29. (formally presented) A gateway server according to claim 26, wherein the list of requests for performance comprises a request for renewing the enrollment for the financial services.
30. (formally presented) A gateway server according to claim 25, wherein the list of requests for performance comprises a request for changing personal information registered with respect to the user.
31. (formally presented) A gateway server according to claim 26, wherein the list of requests for performance comprises a request for canceling the enrollment for the financial services.
32. (formally presented) A gateway server according to claim 25, wherein the mobile terminal is a wireless mobile telephone.
33. (formally presented) A gateway server according to claim 25, wherein the financial services comprise a service for advancing a credit.
34. (formally presented) A gateway server according to claim 25, wherein the terminal is configured to selectively effect the financial services provided by multiple financial institutions.
35. (formally presented) A wireless telephone that comprises:
a memory that stores information for effecting financial services provided by multiple financial institutions;
an instrument adapted to be used with an external instrument reader;

an information reader that selectively reads out information from the memory according to a selection of a financial institution among the multiple financial institutions; and

an instrument control that reconfigures the instrument, based on the readout information, for effecting the financial services provided by the selected financial institution.

36. (formally presented) A wireless telephone according to claim 35, wherein the instrument is a magnetic card, and the instrument control magnetically records the readout information on the magnetic card.

37. (formally presented) A wireless telephone according to claim 35, wherein the instrument is a display, and the instrument control displays the readout information in bar codes on the display.

38. (formally presented) A wireless telephone according to claim 35, wherein the instrument is an infrared emitter, and the instrument control controls the infrared emitter so that it outputs the readout information in infrared.